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Signature

Date

/ Louis F. Wagner /

Louis F. Wagner

April 17, 2006

(type or print name of person certifying)

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## IN THE UNITED STATES PATENT & TRADEMARK OFFICE

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<i>Applicant:</i>	Allen et al.	<i>Examiner:</i>	Harbeck, Timothy M.
<i>Serial #:</i>	09/858,384	<i>Art Unit:</i>	3628
<i>Filing Date:</i>	16 May 2001	<i>Date:</i>	April 17, 2006
<i>Title:</i>	Method for Mortgage Modification		

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### *Amendment*

This communication is in response to the Office Action dated 20 October 2005. This response is filed outside the three (3) month shortened statutory period (ending 20 January 2006) and therefore, this Amendment Response is accompanied with a three (3) month request for an extension of time. However, should applicant's attorney be in error in this regard, please consider this as a request to charge the identified deposit account for the requisite amount of time required to effect the filing of this Amendment Response. Please amend the application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments & Status begin on page 7 of this paper.

35 U.S.C. §102 rejections & responsive arguments begin on page 8 of this paper.

35 U.S.C. §103 rejections & responsive arguments begin on page 10 of this paper.

A Request for Reconsideration begins on page 12 of this paper.

A Conclusion begins on page 12 of this paper.

Attachments

Fee Determination Sheet.